

DECLARATION

As a below-named inventor, I hereby declare that:

My correct residence, post office address and citizenship are stated below next to my name.

I believe myself to be the original, first and sole inventor (if only one name is listed below) or an original and first joint inventor (if more than one name is listed below) of the subject matter which is disclosed and claimed and for which a patent is sought on the invention entitled:

INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM

The specification of this subject matter:

- ☐ is attached hereto.
- ☒ was filed on September 12, 1997
- was assigned Serial No. 08/928,559
- which was amended on _____

I hereby state that I have reviewed and understand the contents of the above-identified patent application, including the claims, as amended by any amendment(s) referred to above. I believe the subject matter claimed in the above-identified application to be new and to be unobvious to persons of ordinary skill in the art in view of the prior art of which I am aware. I further hereby state that the specification of the above-identified patent application adequately describes how to make and use the claimed invention, and further that it sets forth the best mode for practicing the invention known to me as of the date that the application was filed. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. § 1.56(a).

I hereby claim foreign priority benefits under 35 U.S.C. § 119 of any foreign application(s) or patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Application No.	Country	Filing Date	Priority Claimed
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I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in these prior United States application(s) in the manner provided by 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application.

Application No.	Filing Date	Status (Issued, Pending, Abandoned)
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I further declare that all statements made herein of my own knowledge are true and that all statements made upon information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SKT
Signature of Inventor 1
5/21/98
Date

Signature
Signature of Inventor 2
5/21/98
Date

Signature
Signature of Inventor 3
5/21/98
Date

POWER OF ATTORNEY

IMX MORTGAGE EXCHANGE, a California corporation, assignee of the application for United States Letters Patent for an invention entitled:

INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM

invented by:

STEPHEN K. FRASER, SADASHIV ADIGA, and SURESH PAYANKANNUR

- ☐ executed on even date herewith, or
- ☒ having Serial No. 08/928,559, filed September 12, 1997

do(es) hereby appoint Steven A. Swernofsky, Registration No. 33,040, as attorney of record with full power of substitution and revocation, to prosecute this application and transact all business in the United States Patent and Trademark Office connect therewith, and certifies that it is the assignee of the entire right, title and interest in the patent application identified above by virtue of an assignment, a copy of which is attached, from the inventor(s) of the patent application identified above.

Please send all correspondence and direct all telephone calls to:

Steven A. Swernofsky
The Law Offices of Steven A. Swernofsky
P.O. Box 390013
Mountain View, CA 94039-0013
Telephone (650) 947-0700

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and, to the best of undersigned's knowledge and belief, title is in the assignee identified above.

I, the undersigned, declare that I am the (an) assignee of the above-identified application, or, if the assignee is a corporation, partnership, or other association, I am authorized to make this appointment on behalf of the assignee, and I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing therefrom.

Full Assignee Name: IMX MORTGAGE EXCHANGE

Post Office Address: 111 Deerwood Road, Suite 220, San Ramon, CA 94583

Signature

Stephen K. Fraser
Print Name

Date

President
Title

ASSIGNMENT

WHEREAS, we, Stephen K. Fraser, residing at 827 South "K" Street, Livermore, CA 94550, a citizen of the United States; Sadashiv Adiga, residing at 109 Dogwood Court, Hercules, CA 94547, a citizen of the United States; and Suresh Payankannur, residing at 3400 Richmond Parkway, #2806, Richmond, CA 94806, a citizen of India, have invented a "INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM" for which we have executed application papers for a U.S. patent thereon, which was filed on September 12, 1997, Serial No. 08/928,559, and

WHEREAS, IMX MORTGAGE EXCHANGE, a California corporation, having a place of business at 111 Deerwood Road, Suite 220, San Ramon, CA 94583, is desirous of acquiring the exclusive right, title and interest in and to said invention and in and to the Letters Patent to be granted and issued therefor in the United States of America and its territories and possessions, and in all countries foreign thereto;

NOW, THEREFORE, for a valuable consideration, the receipt of which is hereby acknowledged, we, STEPHEN K. FRASER, SADASHIV ADIGA, AND SURESH PAYANKANNUR, do sell, assign, transfer and set over unto the said IMX MORTGAGE EXCHANGE, its successors and assigns, the full and exclusive right, title and interest in and to said invention, and in and to any and all letters patent to be granted and issued therefor, not only for, to and in the United States of America, its territories and possessions, but also for, to and in all other countries including all priority rights under the International Convention; and we hereby authorize and request the Commissioner of Patents and Trademarks to issue said Letters Patent to said IMX MORTGAGE EXCHANGE, its successors and assigns, in accordance with this Assignment.

WITNESS OUR HAND at _____, this 21st day of May, 1998.

Stephen K. Fraser
STEPHEN K. FRASER

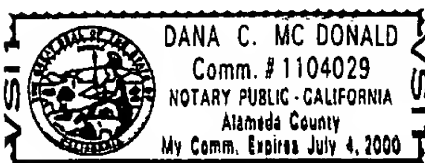
Sadashiv Adiga
SADASHIV ADIGA

Suresh Payankannur
SURESH PAYANKANNUR

STATE OF CALIFORNIA)
COUNTY OF Alameda) ss.

On this 21st day of May, 1998, before me, Dana C. McDonald, a Notary Public, personally appeared STEPHEN K. FRASER, SADASHIV ADIGA, and SURESH PAYANKANNUR, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person/s whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacities, and that by his/her/their signature/s on the instrument the person/s or the entity upon behalf of which the person/s acted, executed the instrument.

WITNESS my hand and official seal.



Dana C. McDonald
NOTARY PUBLIC